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By:

THOMAS M. GALGANO

Date: December 26, 2007



PATENT

DOCKET NO.: 1665-3(a)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : AUSTIN T. GAVIN
SERIAL NO. : 10/631,282
FILED : JULY 31, 2003
TITLE : SYSTEMS AND METHODS FOR SCHOOL DISTRICTS
AND MUNICIPALITIES TO MAXIMIZE INTEREST
EARNINGS ON THEIR INVESTMENTS
EXAMINER : SCOTT S. TROTTER
ART UNIT NO. : 3694

AMENDMENT IN REPLY TO OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated August 22, 2007, please amend the
above-identified application as follows:

12/28/2007 ZJUHAK1 00000014 10631282
01 FC:2251
60.00 OP

Amendments to the Claims are reflected on page 3 of this paper.

Remarks/Arguments begin on page 8 of this paper.